

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Michele

First name

E

Middle name

Bring your picture identification to your meeting with the trustee.

McNair

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Michele E Long
Michele E Adophy

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4524

Debtor 1 **Michele E McNair**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. **Your Employer Identification Number (EIN), if any.**

EIN

EIN

5. **Where you live**

**23 Steeplechase Boulevard
Burlington, NJ 08016-3024**

Number, Street, City, State & ZIP Code

Burlington

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. **Why you are choosing this district to file for bankruptcy**

Check one:

- ☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Michele E McNair**

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | | | | |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | | | |
|-----------------------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Case number, if known | _____ | | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Michele E McNair**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Michele E McNair**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

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I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Michele E McNair**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michele E McNair**Michele E McNair**

Signature of Debtor 1

Signature of Debtor 2

Executed on **10/09/2024**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Michele E McNair**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ HERBERT B. RAYMOND, ESQ.

Date

10/09/2024

Signature of Attorney for Debtor

MM / DD / YYYY

HERBERT B. RAYMOND, ESQ. HR#1379

Printed name

HERBERT B. RAYMOND, ESQ.

Firm name

**7 GLENWOOD AVENUE
SUITE 408
EAST ORANGE, NJ 07017**

Number, Street, City, State & ZIP Code

Contact phone **973-675-5622**

Email address

HERBERTRAYMOND@GMAIL.COM

HR#1379 NJ

Bar number & State

Affirm, Inc.
Attn: Bankruptcy
650 California Street, Floor 12
San Francisco, CA 94108

American Express
PO Box 297812
Ft. Lauderdale, FL 33329-7812

Capital One
PO Box 31293
Salt Lake City, UT 84131

Affirm, Inc.
650 California Street Floor 12
San Francisco, CA 94108

Bank of America
Attn: Bankruptcy
4909 Savarese Circle
Tampa, FL 33634

Capital One
PO Box 31293
Salt Lake City, UT 84131

American Express Legal
500 North Franklin Turnpike
PO Box 278
Ramsey, NJ 07446

Bank of America
PO Box 982238
El Paso, TX 79998

Capital One Bank
15000 Capital One Drive
Richmond, VA 23238

American Express Legal
500 North Franklin Turnpike
Ramsey, NJ 07446

Bank of America
PO Box 982238
El Paso, TX 79998

Capital One Bank (USA), N.A.
PO Box 71083
Charlotte, NC 28272

American Express Legal LLC
500 North Franklin Turnpike
PO Box 278
Ramsey, NJ 07446

Bank of America
PO Box 982238
El Paso, TX 79998

Capital One, NA
Bankruptcy Dept.
PO Box 5155
Norcross, GA 30091

American Express
Correspondence/Bankruptcy
PO Box 981540
El Paso, TX 79998

Bank of America
PO Box 982234
El Paso, TX 79998

Capital One, NA
Capital One Bank (USA) N.A.
PO Box 30285
Salt Lake City, UT 84130

American Express
PO Box 981537
El Paso, TX 79998

Best Buy
PO Box 183196
Columbus, OH 43218

Citi Card/Best Buy
Attn: Centralized Bankruptcy
PO Box 790040
St Louis, MO 36179

American Express
PO Box 1270
Newark, NJ 07101-1270

Best Buy Credit
PO Box 1001007
Louisville, KY 40290

Citi Card/Best Buy
PO Box 6497
Sioux Falls, SD 57117

American Express
PO Box 981537
El Paso, TX 79998

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Citibank
Centralized Bankruptcy
PO Box 790040
St Louis, MO 63179

American Express
PO Box 23009
Columbus, GA 31902

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Citibank
PO Box 6500
Sioux Falls, SD 57117

Citibank
PO Box 6497
Sioux Falls, SD 57117

Comenity Bank
PO Box 182789
Columbus, OH 43218

Easy Pay
PO Box 2549
Carlsbad, CA 92018

Citicards
PO Box 6500
Sioux Falls, SD 57117

Credit One Bank
Attn: Bankruptcy Department
6801 Cimarron Road
Las Vegas, NV 89113

Easy Pay/Duvera Collections
Attn: Bankruptcy
PO Box 2549
Carlsbad, CA 92018

Comenity
PO Box 183003
Columbus, OH 43218

Credit One Bank
PO Box 98872
Las Vegas, NV 89193

Easy Pay/Duvera Collections
3220 Executive Ridge
Vista, CA 92081

Comenity
PO Box 650964
Dallas, TX 75265

Credit One Bank
PO Box 98872
Las Vegas, NV 89193

First Premier
PO Box 5519
Sioux Falls, SD 57117

Comenity Bank
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Credit One Bank
Attn: Bankruptcy Department
6801 Cimarron Road
Las Vegas, NV 89113

First Premier Bank
3820 N Louise Avenue
Sioux Falls, SD 57107

Comenity Bank
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Discover
PO Box 30943
Salt Lake City, UT 84130

First Premier Bank
Attn: Correspondence Department
PO Box 5525
Sioux Falls, SD 57117

Comenity Bank
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Discover
PO Box 30943
Salt Lake City, UT 84130

First Premier Bank
3820 N Louise Avenue
Sioux Falls, SD 57107

Comenity Bank
PO Box 182789
Columbus, OH 43218

Discover
PO Box 30952
Salt Lake City, UT 84130

Kohl's
Attn: Credit Administrator
PO Box 3043
Milwaukee, WI 53201

Comenity Bank
PO Box 182789
Columbus, OH 43218

Discover Financial
Attn: Bankruptcy
PO Box 3025
New Albany, OH 43054

Kohl's
PO Box 3115
Milwaukee, WI 53201

Comenity Bank
Attention: Bankruptcy
PO Box 182686
Columbus, OH 43218

Discover Financial
PO Box 30939
Salt Lake City, UT 84130

Kohl's
PO Box 2983
Milwaukee, WI 53201

Kohl's
PO Box 3084
Milwaukee, WI 53201

Merrick Bank
PO Box 9201
Old Bethpage, NY 11804

Synchrony Bank
PO Box 71740
Philadelphia, PA 19176

Lending Point LLC
1201 Roberts Boulevard
Kennesaw, GA 30144

Merrick Bank Corporation
PO Box 9201
Old Bethpage, NY 11804

Web Bank
6440 S Wasatch
Suite 300
Salt Lake City, UT 84121

LendingPoint LLC.
Attn: Bankruptcy
1201 Roberts Blvd Suite 200
Kennesaw, GA 30144

Merrick Bank Corporation
PO Box 9201
Old Bethpage, NY 11804

Web bank Inc.
215 S State Street
Suite 1000
Salt Lake City, UT 84111

M & T Bank
Attn: Bankruptcy
PO Box 844
Buffalo, NY 14240

Portfolio Recovery
Attn: Bankruptcy
PO Box 41067
Norfolk, VA 23541

M&T Credit Corporation
1 Fountain Plaza
Buffalo, NY 14203

Portfolio Recovery
140 Corporate Blvd.
Norfolk, VA 23502

Macy's
PO Box 71359
Philadelphia, PA 19176

Synchrony Bank
PO Box 965013
Orlando, FL 32896

Macy's
9111 Duke Blvd.
Mason, OH 45040

Synchrony Bank
Attn: Bankruptcy
PO Box 965060
Orlando, FL 32896

Macy's Bankruptcy
PO Box 8053
Mason, OH 45040

Synchrony Bank
PO Box 965013
Orlando, FL 32896

Macy's/ DSNB
Attn: Bankruptcy
701 E. 60th Street North
Sioux Falls, SD 57104

Synchrony Bank
PO Box 965015
Orlando, FL 32896

Macy's/ DSNB
PO Box 6789
Sioux Falls, SD 57117

Synchrony Bank
PO Box 71757
Philadelphia, PA 19176